

SECURITY BANCSHARES OF PULASKI COUNTY, INC.

	CPP Disbursement Date 02/13/2009	RSSD (Holding Company) 2250180	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$105	\$108	3.7%		
Loans	\$74	\$71	-4.3%		
Construction & development	\$12	\$11	-4.1%		
Closed-end 1-4 family residential	\$22	\$21	-7.2%		
Home equity	\$0	\$0	-39.0%		
Credit card	\$0	\$0			
Other consumer	\$5	\$3	-35.8%		
Commercial & Industrial	\$6	\$10	58.4%		
Commercial real estate	\$16	\$15	-10.0%		
Unused commitments	\$6	\$2	-72.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$1	409.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$14	\$19	33.8%		
Cash & balances due	\$4	\$4	12.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$96	\$99	3.8%		
Deposits	\$85	\$93	9.1%		
Total other borrowings	\$11	\$7	-38.1%		
FHLB advances	\$11	\$7	-38.1%		
Equity					
Equity capital at quarter end	\$9	\$9	2.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.3%	8.7%	--		
Tier 1 risk based capital ratio	11.1%	11.5%	--		
Total risk based capital ratio	12.3%	12.7%	--		
Return on equity ¹	-11.7%	9.4%	--		
Return on assets ¹	-1.0%	0.8%	--		
Net interest margin ¹	4.4%	4.4%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	29.3%	92.5%	--		
Loss provision to net charge-offs (qtr)	47.0%	550.0%	--		
Net charge-offs to average loans and leases ¹	8.0%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	1.6%	7.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	3.1%	3.3%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.4%	0.3%	0.1%	0.1%	--
Commercial & Industrial	5.2%	5.6%	0.0%	0.0%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	4.5%	3.0%	2.0%	0.0%	--